

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK**

In re Rene GuzmanCase No. 17-45121-cecReporting Period: 10/4/2017 - 12/31/2018Debtor(s)Social Security # 2777  
(last 4 digits only)

**MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)**

File with the Court and submit a copy to the United States Trustee within 20 days after the end of the month and submit a copy of the report to any official committee appointed in the case.  
(Reports for Rochester and Buffalo Divisions of Western District of New York are due 15 days after the end of the month, as are the reports for Southern District of New York.)

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)		
Copies of bank statements			
Disbursement Journal	MOR-2 (INDV)		
Balance Sheet	MOR-3 (INDV)		
Copies of tax returns filed during reporting period			
Summary of Unpaid Post-petition Debts	MOR-4 (INDV)		
Status of Secured Notes, Leases, Installment Payments	MOR-5 (INDV)		
Debtor Questionnaire	MOR-6 (INDV)		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor

Date 01/25/2019

Signature of Joint Debtor

Date \_\_\_\_\_

In re **Rene Guzman**  
Debtor

Case No. **17-45121-cec**  
Reporting Period: **10/4/2017 - 12/31/2018**

### INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	December 2018	10/4/2017 - 12/31/2018
	Actual	Actual
<b>Cash - Beginning of Month</b>	<b>49,836.05</b>	100.00
<b>RECEIPTS</b>		
Rental Income - Wages (Net)	9,590.00	159,935.00
<b>Interest and Dividend Income</b>		
Alimony and Child Support		
Social Security and Pension Income		
<b>IRS Income tax refund</b>	-	5,492.00
Other Income ( <i>attach schedule</i> )	6,000.00	86,651.76
<b>Total Receipts</b>	<b>15,590.00</b>	<b>252,078.76</b>
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)	9,634.19	144,185.42
Rental Payment(s)	-	-
<b>Other Secured Note Payments</b>	-	-
Utilities	1,180.00	20,455.94
Insurance	762.29	12,215.98
Auto Expense	514.88	4,350.98
Lease Payments	-	-
Telephone Exp	-	1,127.75
Repairs and Maintenance	362.55	4,528.16
Medical Expenses	-	-
Food, Clothing, Hygiene	1,517.90	6,925.23
Charitable Contributions	-	-
Alimony and Child Support Payments, childcare	-	-
Taxes - Real Estate	-	-
Taxes - Personal Property	-	-
Taxes - Other ( <i>attach schedule</i> )	-	161.63
Travel and Entertainment	-	-
Bank fee, checkbook order, internet	-	11.95
Other, computer, internet, office supplies, personal	-	4,746.48
<b>Total Ordinary Disbursements</b>	<b>13,971.81</b>	<b>198,709.52</b>
<b>REORGANIZATION ITEMS:</b>		
Professional Fees - Tax Collections, legal transcripts	-	765.55
U. S. Trustee Fees	650.00	1,899.45
Other Reorganization Expenses ( <i>attach schedule</i> )	-	
<b>Total Reorganization Items</b>		
<b>Total Disbursements (Ordinary + Reorganization)</b>	<b>14,621.81</b>	<b>201,374.52</b>
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	968.19	50,704.24
<b>Cash - End of Month (Must equal reconciled bank statement)</b>	<b>50,804.24</b>	<b>50,804.24</b>

In re **Rene Guzman**  
Debtor

Case No. **17-45121-cec**  
Reporting Period: **10/4/2017 - 12/31/2018**

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**  
(continuation sheet)

<b>BREAKDOWN OF "OTHER" CATEGORY</b>	<b>Current Month Actual</b>	<b>Cumulative Filing to Date Actual</b>
<b>Other Income</b>		
Rental Income		
1 Yale Rd	2,600.00	39,000.00
162-26 144 Ave Sprin	1,590.00	37,185.00
69-07 Juniper	4,400.00	53,350.00
8357 Daniel St	1,000.00	30,400.00
<b>Other Taxes</b>		
NYS DFT TAX		
<b>Other Ordinary Disbursements</b>		
Computer internet expenses		
Office supplies		
IPY Goldfish - personal		
<b>Other Reorganization Expenses</b>		

**THE FOLLOWING SECTION MUST BE COMPLETED**

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

<b>TOTAL DISBURSEMENTS</b>	
LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS	
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	
<b>TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES</b>	

In re **Rene Guzman**Case No. **17-45121-cec**

Debtor

Reporting Period: **10/4/2017 - 12/31/2018****BANK RECONCILIATIONS****Continuation Sheet for MOR-1**

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.

(Bank account numbers may be redacted to last four numbers.)

	Operating	Payroll	Tax	Other
	#	#	#	#
<b>BALANCE PER BOOKS</b>	\$50,804.24			
BANK BALANCE				
(+) DEPOSITS IN TRANSIT ( <i>ATTACH LIST</i> )				
(-) OUTSTANDING CHECKS ( <i>ATTACH LIST</i> ):				
OTHER ( <i>ATTACH EXPLANATION</i> )				
<b>ADJUSTED BANK BALANCE *</b>	\$50,804.24			

\*\*Adjusted Bank Balance" must equal "Balance per Books"

DEPOSITS IN TRANSIT	Date	Amount	Date	Amount
CHECKS OUTSTANDING	Ck. #	Amount	Ck. #	Amount

OTHER

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In re **Rene Guzman**Case No. **17-45121-cec****Debtor**Reporting Period: **10/4/2017 - 12/31/2018**

	12/26/2018	ALLSTATE LIFE NY	PERSONAL	180.00	
	12/26/2018	ALLSTATE LIFE NY	PERSONAL	120.00	
	12/31/2018	ALLSTATE INS	PERSONAL	296.75	
Total 63300 · Insurance Expense				762.29	
<b>66700 · Trustee Fees</b>					
	12/21/2018	TRUSTEE	PERSONAL	650.00	
Total 66700 · Trustee Fees				650.00	
<b>67200 · Repairs and Maintenance</b>					
	12/03/2018	CHOICE HOME WARRANTY	PERSONAL	45.00	
	12/04/2018	HOME SERVICE	PERSONAL	32.57	
	12/04/2018	HOME SERVICE	PERSONAL	14.14	
	12/04/2018	HOME SERVICE	PERSONAL	14.14	
	12/04/2018	HOME SERVICE	PERSONAL	14.14	
	12/04/2018	HOME SERVICE	PERSONAL	10.99	
	12/04/2018	HOME SERVICE	PERSONAL	10.99	
	12/04/2018	HOME SERVICE	PERSONAL	10.99	
	12/04/2018	HOME SERVICE	PERSONAL	8.69	
	12/04/2018	HOME SERVICE	PERSONAL	8.69	
	12/04/2018	HOME SERVICE	PERSONAL	8.69	
	12/04/2018	HOME SERVICE	PERSONAL	7.48	
	12/04/2018	HOME SERVICE	PERSONAL	7.48	
	12/04/2018	HOME SERVICE	PERSONAL	7.48	
	12/04/2018	HOME SERVICE	PERSONAL	6.52	
	12/04/2018	HOME SERVICE	PERSONAL	6.52	
	12/04/2018	HOME SERVICE	PERSONAL	6.52	
	12/04/2018	HOME SERVICE	PERSONAL	6.50	
	12/04/2018	HOME SERVICE	PERSONAL	8.67	
	12/10/2018	HOME SERVICE	PERSONAL	6.99	
	12/18/2018	HOME SERVICE	PERSONAL	16.31	
	12/18/2018	HOME SERVICE	PERSONAL	12.98	
	12/24/2018	HOME SERVICE	PERSONAL	6.06	
	12/24/2018	HOME SERVICE	PERSONAL	6.06	
	12/24/2018	HOME SERVICE	PERSONAL	6.06	
	12/26/2018	HOME SERVICE	PERSONAL	34.38	
	12/31/2018	HOME SERVICE	PERSONAL	37.51	
Total 67200 · Repairs and Maintenance				362.55	
<b>68000 · Food, Clothing, Hygiene</b>					
	12/03/2018	TRADE FAIR	PERSONAL	206.25	
	12/03/2018	IPY GOLDFISH	PERSONAL	110.00	
	12/06/2018	USPS	PERSONAL	7.70	
	12/06/2018	USPS	PERSONAL	6.70	
	12/10/2018	BJS WHOLESALE	PERSONAL	93.05	
	12/14/2018	TRADE FAIR	PERSONAL	92.52	
	12/17/2018	JETRO	PERSONAL	282.58	
	12/17/2018	HP INSTANT INK	PERSONAL	11.97	
	12/24/2018	TRADE FAIR	PERSONAL	284.29	
	12/26/2018	TRADE FAIR	PERSONAL	40.59	
	12/31/2018	BURLINGTON STORES	PERSONAL	145.47	
	12/31/2018	CARNICERIA HISPANO	PERSONAL	131.76	
	12/31/2018	TRADE FAIR	PERSONAL	105.02	

In re **Rene Guzman**Case No. **17-45121-cec****Debtor**Reporting Period: **10/4/2017 - 12/31/2017**

Total 68000 · Food, Clothing, Hygiene				1,517.90	
<b>68600 · Utilities</b>					
	12/06/2018	NYC WATER BD	8357 DANIEL ST	286.36	
	12/06/2018	NYC WATER BD	69-07 JUNIPER	280.00	
	12/06/2018	NYC WATER BD	162-26 144 AVE	124.32	
	12/06/2018	CON EDISON	162-26 144 AVE	107.97	
	12/06/2018	CON EDISON	69-07 JUNIPER	82.92	
	12/06/2018	CON EDISON	8357 DANIEL ST	70.46	
	12/10/2018	NATIONAL GRID	69-07 JUNIPER	147.46	
	12/10/2018	NATIONAL GRID	162-26 144 AVE	60.18	
	12/26/2018	AMERICAN WATER	1 YALE ROAD	16.00	
	12/26/2018	AMERICAN WATER	1 YALE ROAD	4.33	
Total 68600 · Utilities				1,180.00	
				<b>14,621.81</b>	

In re **Rene Guzman**Case No. **17-45121-cec****Debtor**Reporting Period: **10/4/2017 - 12/31/2018****BALANCE SHEET**

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from post-petition obligations.

<i>ASSETS</i>	<i>BOOK VALUE AT END OF CURRENT REPORTING MONTH</i>	<i>BOOK VALUE ON PETITION DATE OR SCHEDULED AMOUNT</i>
<b><i>SCHEDULE A REAL PROPERTY</i></b>		
<b>1 · Yale Road Merrick</b>	400,000.00	400,000.00
<b>162-26 · 144th Street</b>	410,000.00	410,000.00
<b>69-07 · Juniper Blvd S</b>	570,000.00	570,000.00
<b>83-57 · Daniels Street</b>	490,000.00	490,000.00
Other Property ( <i>attach schedule</i> )		
<b>TOTAL REAL PROPERTY ASSETS</b>	<b>\$1,870,000.00</b>	<b>\$1,870,000.00</b>

***SCHEDULE B PERSONAL PROPERTY***

Cash on Hand	\$0.00	\$0.00
Bank Accounts	\$50,804.24	\$350.34
Security Deposits		
Household Goods & Furnishings	\$8,800.00	\$8,800.00
Books, Pictures, Art		
Wearing Apparel		
Furs and Jewelry		
Firearms & Sports Equipment		
Insurance Policies		
Annuities		
Education IRAs		
Retirement & Profit Sharing		
Stocks		
Partnerships & Joint Ventures		
Government & Corporate Bonds		
Accounts Receivable		
Alimony, maintenance, support or property settlements		
Other Liquidated Debts		
Equitable Interests in Schedule A property		
Contingent Interests		
Other Claims	\$551.34	\$551.34
Patents & Copyrights		
Licenses & Franchises		
Customer Lists		
Autos, Trucks & Other Vehicles	\$2,760.00	\$2,760.00
Boats & Motors		
Aircraft		
Office Equipment		
Machinery, supplies, equipment used for business		
Inventory		
Animals		
Crops		
Farming Equipment		
Farm Supplies		
Other Personal Property ( <i>attach schedule</i> )		
<b>TOTAL PERSONAL PROPERTY</b>	<b>\$62,915.58</b>	<b>\$12,461.68</b>
<b>TOTAL ASSETS</b>	<b>\$1,932,915.58</b>	<b>\$1,882,461.68</b>



In re **Rene Guzman**Case No. **17-45121-cec**

Debtor

Reporting Period: **10/4/2017 - 12/31/2018**

<i>LIABILITIES AND OWNER EQUITY</i>		
<b><i>LIABILITIES NOT SUBJECT TO COMPROMISE (Postpetition)</i></b>		
Federal Income Taxes (not deducted from wages)		
FICA/Medicare (not deducted from wages)		
State Taxes (not deducted from wages)		
Real Estate Taxes		
Other Taxes ( <i>attach schedule</i> )		
<b>TOTAL TAXES</b>		
Professional Fees		
Other Post-petition Liabilities ( <i>list creditors</i> )		
1 Amex	152.00	152.00
4 Chase Card	1,330.00	1,330.00
5 Chase Card 2	1,144.00	1,144.00
6 Citibank LOC	499.00	499.00
7 Mabt - Genesis Retail	906.00	906.00
12 TD Bank NA	6,727.00	6,727.00
	<b>10,758.00</b>	<b>10,758.00</b>
3 Chase Auto Finance	3,155.00	3,155.00
8 Ocwen Loan Servicing	580,665.00	580,665.00
11 Shellpoint Mortgage Serv	625,050.10	626,154.44
9 Ocwen Loan	205,677.39	205,677.39
10 Select Portfolio Servicing	643,107.00	643,107.00
2 BSI Financial Services	1,044,287.45	1,044,287.45
	<b>3,098,786.94</b>	<b>3,099,891.28</b>

In re **Rene Guzman**

Debtor

Case No. **17-45121-cec**

Reporting Period: **10/4/2017 - 12/31/2018**

### SUMMARY OF UNPAID POST-PETITION DEBTS

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 91	
Mortgage						
Rent						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Other Post-Petition debt ( <i>list creditor</i> )						
<b>Total Post-petition Debts</b>						

Explain how and when the Debtor intends to pay any past due post-petition debts.

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In re Rene GuzmanDebtorCase No. 17-45121-cecReporting Period: 10/4/2017 - 12/31/2018

**POST-PETITION STATUS OF SECURED NOTES, LEASES PAYABLE  
AND ADEQUATE PROTECTION PAYMENTS**

NAME OF CREDITOR	SCHEDULED MONTHLY PAYMENT DUE	AMOUNT PAID DURING MONTH	TOTAL UNPAID POST-PETITION
TOTAL PAYMENTS			

**INSTALLMENT PAYMENTS**

TYPE OF POLICY	CARRIER	PERIOD COVERED	FREQUENCY

In re **Rene Guzman**Case No. **17-45121-cec****Debtor**Reporting Period: **10/4/2017 - 12/31/2018****DEBTOR QUESTIONNAIRE**

	<b>Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.</b>	<b>Yes</b>	<b>No</b>
1	Have any funds been disbursed from any account other than a debtor in possession account this reporting period?		X
2	Is the Debtor delinquent in the timely filing of any post-petition tax returns?		X
3	Are property insurance, automobile insurance, or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies?		X
4	Is the Debtor delinquent in paying any insurance premium payment?		X
5	Have any payments been made on pre-petition liabilities this reporting period?		X
6	Are any post petition State or Federal income taxes past due?		x
7	Are any post petition real estate taxes past due?		x
8	Are any other post petition taxes past due?		x
9	Have any pre-petition taxes been paid during this reporting period?		X
10	Are any amounts owed to post petition creditors delinquent?		x
11	Have any post petition loans been received by the Debtor from any party?		X
12	Is the Debtor delinquent in paying any U.S. Trustee fees?		x
13	Is the Debtor delinquent with any court ordered payments to attorneys or other professionals?		X

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## STATEMENT OF ACCOUNT

RENE W GUZMAN  
DIP CASE 17-45121 EDNY  
[REDACTED]Page: 1 of 5  
Statement Period: Dec 01 2018-Dec 31 2018  
Cust Ref #: [REDACTED]  
Primary Account #: [REDACTED] 84**Chapter 11 Checking**RENE W GUZMAN  
DIP CASE 17-45121 EDNY

Account # [REDACTED] 84

**ACCOUNT SUMMARY**

Beginning Balance	49,836.05	Average Collected Balance	48,320.89
Deposits	9,590.00	Interest Earned This Period	0.00
Electronic Deposits	6,000.00	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
Checks Paid	5,717.18	Days in Period	31
Electronic Payments	8,904.63		
Ending Balance	50,804.24		

**DAILY ACCOUNT ACTIVITY****Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
12/04	DEPOSIT	1,590.00 SP
12/24	DEPOSIT	2,000.00 J
12/27	DEPOSIT	2,600.00 Y
12/27	DEPOSIT	2,400.00 J
12/31	DEPOSIT	1,000.00 D
Subtotal:		9,590.00

**Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
12/03	ACH DEPOSIT, ALLY BANK ZELLE ALLY BANK	1,125.00 SP
12/07	ACH DEPOSIT, THOUSAND THINGS DIRECT DEP ****67639854LOU	1,250.00 S
12/14	ACH DEPOSIT, THOUSAND THINGS DIRECT DEP ****47168116LOU	1,250.00 S
12/21	ACH DEPOSIT, THOUSAND THINGS DIRECT DEP ****09098477LOU	1,250.00 S
12/31	ACH DEPOSIT, ALLY BANK ZELLE ALLY BANK	1,125.00 SP
Subtotal:		6,000.00

**Checks Paid**

DATE	No. Checks: 3 SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
12/10	125	650.00	12/13	127	2,135.18
12/21	126	2,932.00 J			
Subtotal:					5,717.18

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)



# How to Balance your Account

Page:

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**Begin by adjusting your account register as follows:**

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

①	Ending Balance	50,804.24
②	Total Deposits	+
③	Sub Total	
④	Total Withdrawals	-
⑤	Adjusted Balance	

②	DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
	Total Deposits		②

④	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total Withdrawals		④

## FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

**TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377**

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

## INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

## FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

### In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



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## STATEMENT OF ACCOUNT

RENE W GUZMAN  
DIP CASE 17-45121 EDNYPage: 3 of 5  
Statement Period: Dec 01 2018-Dec 31 2018  
Cust Ref #: XXXXXXXXXX  
Primary Account #: XXXXXXXXXX 84

## DAILY ACCOUNT ACTIVITY

## Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
12/03	DEBIT CARD PURCHASE, *****45193365588, AUT 120218 VISA DDA PUR TRADE FAIR EAST ELMHURST * NY	206.25 C <sup>o</sup>
12/03	DEBIT CARD PAYMENT, *****45193365588, AUT 120118 VISA DDA PUR IPY GOLDFISH GARDEN CITY 516 2675120 * NY	110.00 pc
12/03	DEBIT CARD PURCHASE, *****45193365588, AUT 113018 VISA DDA PUR CHOICE HOME WARRANTY 888 5315403 * NJ	45.00 Y
12/03	DEBIT POS, *****45193365588, AUT 120318 DDA PURCHASE BJS FUEL 9136 100 MILLE FREEPORT * NY	39.04 G
12/04	ELECTRONIC PMT-TEL, HOME SERVICE (US HMSERVEUSA 69566237	32.57 J
12/04	ELECTRONIC PMT-TEL, HOME SERVICE (US HMSERVEUSA 69579160	14.14 D
12/04	ELECTRONIC PMT-TEL, HOME SERVICE (US HMSERVEUSA 69579240	14.14 S
12/04	ELECTRONIC PMT-TEL, HOME SERVICE (US HMSERVEUSA 69579320	14.14 J
12/04	ELECTRONIC PMT-TEL, HOME SERVICE (US HMSERVEUSA 69580767	10.99 S
12/04	ELECTRONIC PMT-TEL, HOME SERVICE (US HMSERVEUSA 69580838	10.99 D
12/04	ELECTRONIC PMT-TEL, HOME SERVICE (US HMSERVEUSA 69580927	10.99 J
12/04	ELECTRONIC PMT-TEL, HOME SERVICE (US HMSERVEUSA 69574860	8.69 D
12/04	ELECTRONIC PMT-TEL, HOME SERVICE (US HMSERVEUSA 69575050	8.69 J
12/04	ELECTRONIC PMT-TEL, HOME SERVICE (US HMSERVEUSA 69575220	8.69 S
12/04	ELECTRONIC PMT-TEL, HOME SERVICE (US HMSERVEUSA 60597219	8.67 Y
12/04	ELECTRONIC PMT-TEL, HOME SERVICE (US HMSERVEUSA 75259697	7.48 D
12/04	ELECTRONIC PMT-TEL, HOME SERVICE (US HMSERVEUSA 75270638	7.48 S
12/04	ELECTRONIC PMT-TEL, HOME SERVICE (US HMSERVEUSA 75270834	7.48 J
12/04	ELECTRONIC PMT-TEL, HOME SERVICE (US HMSERVEUSA 69577374	6.52 D
12/04	ELECTRONIC PMT-TEL, HOME SERVICE (US HMSERVEUSA 69577383	6.52 J
12/04	ELECTRONIC PMT-TEL, HOME SERVICE (US HMSERVEUSA 69577409	6.52 S
12/04	ELECTRONIC PMT-TEL, HOME SERVICE (US HMSERVEUSA 60597139	6.50 Y
12/05	DEBIT CARD PURCHASE, *****45193365588, AUT 120418 VISA DDA PUR NEW YORK STATE DMV 518 4740904 * NY	158.50 Dm
12/06	ELECTRONIC PMT-WEB, NYC WATER BD/DEP WATER&SWR *****5329120418	286.36 D
12/06	ELECTRONIC PMT-WEB, NYC WATER BD/DEP WATER&SWR *****5332120418	280.00 J
12/06	ELECTRONIC PMT-WEB, NYC WATER BD/DEP WATER&SWR *****5335120418	124.32 S
12/06	ACH DEBIT, CON ED OF NY INTELL CK *****23096650067	107.97 S
12/06	ACH DEBIT, CON ED OF NY INTELL CK *****98624730030	82.92 J
12/06	ACH DEBIT, CON ED OF NY INTELL CK *****11716444013	70.46 D
12/06	ACH DEBIT, HAP INS PREM 8775170555	25.35 G
12/06	DEBIT POS, *****45193365588, AUT 120618 DDA PURCHASE USPS PO 3 13869 QUEENS JAMAICA * NY	7.70 up
12/06	DEBIT POS, *****45193365588, AUT 120618 DDA PURCHASE USPS PO 3 13869 QUEENS JAMAICA * NY	6.70 up
12/10	ELECTRONIC PMT-WEB, NATIONAL GRID NY UTILITYPAY *****4523113	147.46 J

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## STATEMENT OF ACCOUNT

RENE W GUZMAN  
DIP CASE 17-45121 EDNYPage: 4 of 5  
Statement Period: Dec 01 2018-Dec 31 2018  
Cust Ref #: XXXXXXXXXX  
Primary Account #: XXXXXXXXXX 84

## DAILY ACCOUNT ACTIVITY

**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT	
12/10	DEBIT POS, *****45193365588, AUT 120818 DDA PURCHASE BJS WHOLESALE 0 13705 2 COLLEGE POINT * NY	93.05	CO
12/10	ELECTRONIC PMT-WEB, NATIONAL GRID NY UTILITYPAY *****2585448	60.18	S
12/10	ELECTRONIC PMT-TEL, HOME SERVICE (US HMSERVEUSA 71377250	6.99	J
12/11	ACH DEBIT, ALLSTATE LIFE NY CK4INSPYMT 03NCA17186	110.00	LIF
12/13	ACH DEBIT, ALLSTATE LIFE NY CK4INSPYMT 03TC052328	30.19	LIF
12/14	ELECTRONIC PMT-TEL, NEWPENNFN-SHELL ACH PMT ****156824	2,485.31	Y
12/14	DEBIT CARD PURCHASE, *****45193365588, AUT 121318 VISA DDA PUR TRADE FAIR 11 RICHMOND HILL * NY	92.52	COV
12/14	ELECTRONIC PMT-WEB, NYC FINANCE PARKING TK ****34600107289	50.00	prel
12/17	ELECTRONIC PMT-WEB, SELECT PORTFOLIO SPS ****658942	2,081.70	SP
12/17	DEBIT CARD PURCHASE, *****45193365588, AUT 121518 VISA DDA PUR JETRO CASH CARRY COLLEGE POINT * NY	282.58	COV
12/17	DEBIT POS, *****45193365588, AUT 121518 DDA PURCHASE BJS FUEL 9136 100 MILLE FREEPORT * NY	50.59	G
12/17	ACH DEBIT, MTATB REBILL AC ACH TRAN *P-***361086	25.00	MTN
12/17	DEBIT CARD PURCHASE, *****45193365588, AUT 121618 VISA DDA PUR HP INSTANT INK 855 785 2777 * CA	11.97	HP
12/18	DEBIT CARD PURCHASE, *****45193365588, AUT 121718 VISA DDA PUR NYCDOT PARKNYC 877 7275307 * NY	25.00	PAR
12/18	ELECTRONIC PMT-TEL, HOME SERVICE (US HMSERVEUSA 66122909	16.31	J
12/18	ELECTRONIC PMT-TEL, HOME SERVICE (US HMSERVEUSA 66122533	12.98	P
12/24	DEBIT CARD PURCHASE, *****45193365588, AUT 122118 VISA DDA PUR TRADE FAIR EAST ELMHURST * NY	284.29	COV
12/24	DEBIT CARD PURCHASE, *****45193365588, AUT 122218 VISA DDA PUR 39 GAS CORP JAMAICA * NY	24.98	G
12/24	ACH DEBIT, HOMESERVE USA REPAIRPLAN 0513959	6.06	J
12/24	ACH DEBIT, HOMESERVE USA REPAIRPLAN 0513960	6.06	D
12/24	ACH DEBIT, HOMESERVE USA REPAIRPLAN 0513961	6.06	S
12/26	ACH DEBIT, ALLSTATE LIFE NY CK4INSPYMT 03NCA24398	180.00	LIF
12/26	ACH DEBIT, ALLSTATE LIFE NY CK4INSPYMT 03NCA23431	120.00	LIF
12/26	DEBIT CARD PURCHASE, *****45193365588, AUT 122518 VISA DDA PUR TRADE FAIR EAST ELMHURST * NY	40.59	COV
12/26	ACH DEBIT, HOMESERVE USA REPAIRPLAN 7449826	34.38	J
12/26	DEBIT CARD PURCHASE, *****45193365588, AUT 122418 VISA DDA PUR 39 GAS CORP JAMAICA * NY	25.15	G
12/26	ACH DEBIT, MTATB REBILL AC ACH TRAN *P-***530569	25.00	MTN
12/26	ACH DEBIT, AMERICAN WATER E 00141479 CUS****00001110	16.00	Y
12/26	ACH DEBIT, AMERICAN WATER E 00141479 CUS****00001110	4.33	Y
12/31	ACH DEBIT, ALLSTATE INS CO INS PREM ****00943910661	296.75	S
12/31	DEBIT POS, *****45193365588, AUT 123118 DDA PURCHASE BURLINGTON STORES329 GARDEN CITY * NY	145.47	RO

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## STATEMENT OF ACCOUNT

RENE W GUZMAN  
DIP CASE 17-45121 EDNYPage: 5 of 5  
Statement Period: Dec 01 2018-Dec 31 2018  
Cust Ref #: [REDACTED]  
Primary Account #: [REDACTED] 84

## DAILY ACCOUNT ACTIVITY

**Electronic Payments (continued)**

POSTING DATE	DESCRIPTION	AMOUNT
12/31	DEBIT POS, *****45193365588, AUT 123018 DDA PURCHASE CARNICERIA HISPANO JACKSON HEIGH * NY	131.76 COM
12/31	DEBIT CARD PURCHASE, *****45193365588, AUT 123018 VISA DDA PUR TRADE FAIR EAST ELMHURST * NY	105.02 COM
12/31	DEBIT POS, *****45193365588, AUT 123018 DDA PURCHASE BJS FUEL 9136 100 MILLE FREEPORT * NY	45.21 G
12/31	ACH DEBIT, HOMESERVE USA REPAIRPLAN 0968821	37.51 D
12/31	ACH DEBIT, MTATB REBILL AC ACH TRAN *P-***578866	25.00 MT
12/31	DEBIT CARD PURCHASE, *****45193365588, AUT 122818 VISA DDA PUR GULF FLUSHING * NY	21.41 G
Subtotal:		8,904.63

## DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
11/30	49,836.05	12/14	47,448.40
12/03	50,560.76	12/17	44,996.56
12/04	51,959.56	12/18	44,942.27
12/05	51,801.06	12/21	43,260.27
12/06	50,809.28	12/24	44,932.82
12/07	52,059.28	12/26	44,487.37
12/10	51,101.60	12/27	49,487.37
12/11	50,991.60	12/31	50,804.24
12/13	48,826.23		

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